

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF TENNESSEE  
NASHVILLE TENNESSEE DIVISION**

In re:

TERRY LANE GRAGG  
NANNIE MAE GRAGG  
Debtor(s)

Case No. 13-01917-RM3-13

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**Chapter 13 Trustee's Final Report and Account**

Henry E. Hildebrand, III, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/04/2013.
- 2) The plan was confirmed on 05/21/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/13/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/18/2014.
- 5) The case was dismissed on 01/14/2015.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,900.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**UST Form 101-13-FR-S (9/1/2009)**

**Receipts:**

Total paid by or on behalf of the debtor	\$23,260.25
Less amount refunded to debtor	\$5.19

**NET RECEIPTS:** **\$23,255.06**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,341.00
Court Costs	\$281.00
Trustee Expenses & Compensation	\$860.45
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,482.45**

Attorney fees paid and disclosed by debtor: \$200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	500.00	500.00	500.00	0.00	0.00
ADVANCE AMERICA	Unsecured	360.00	230.00	230.00	0.00	0.00
AT&T	Unsecured	NA	NA	NA	0.00	0.00
ATT	Unsecured	NA	NA	NA	0.00	0.00
ATT	Unsecured	293.02	NA	NA	0.00	0.00
BELLSOUTH TELECOMMUNICATION	Unsecured	558.00	293.02	293.02	0.00	0.00
BENEFICIAL/HOUSEHOLD FINANCE	Unsecured	1,220.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,456.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	NA	NA	0.00	0.00
CASH EXPRESS	Unsecured	920.00	920.00	920.00	0.00	0.00
CASH N DASH	Unsecured	425.00	860.00	860.00	0.00	0.00
CASH N DASH	Unsecured	360.00	NA	NA	0.00	0.00
CHECK INTO CASH	Unsecured	489.00	488.75	488.75	0.00	0.00
CHECK INTO CASH	Unsecured	488.00	488.75	488.75	0.00	0.00
COMCAST	Secured	NA	NA	NA	0.00	0.00
DISABILITY GROUP INC	Unsecured	88.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	391.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	NA	NA	NA	0.00	0.00
DR JEFFREY C FOSNES	Unsecured	30.00	30.71	0.00	0.00	0.00
DR JEFFREY C FOSNES	Unsecured	NA	NA	NA	0.00	0.00
EYE SURGERY CENTER OF NASHVIL	Unsecured	NA	NA	NA	0.00	0.00
EYE SURGERY CENTER OF NASHVIL	Unsecured	60.00	NA	NA	0.00	0.00
FAMILY CASH ADVANCE	Unsecured	990.00	524.00	524.00	0.00	0.00
FAMILY CASH ADVANCE	Unsecured	NA	525.00	525.00	0.00	0.00
FORD MOTOR CREDIT	Unsecured	NA	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY	Unsecured	NA	0.00	3,131.17	0.00	0.00
FORD MOTOR CREDIT COMPANY	Secured	8,377.00	9,069.67	5,938.50	1,683.92	251.65
NORTHCREST MEDICAL CENTER	Unsecured	200.00	1,106.44	0.00	0.00	0.00
NORTHCREST MEDICAL CENTER	Unsecured	NA	NA	NA	0.00	0.00
PREMIER BANKCARD CHARTER	Unsecured	461.00	460.61	460.61	0.00	0.00
PUBLISHERS CLEARING HOUSE	Unsecured	74.86	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ROBERTSON COUNTY GENERAL SE	Unsecured	NA	NA	NA	0.00	0.00
SECURITY FINANCE	Unsecured	155.00	NA	NA	0.00	0.00
SOUTHERN FINANCE OF TENNESSEE	Unsecured	557.00	659.02	659.02	0.00	0.00
STATE FARM MUTUAL AUTOMOBIL	Unsecured	NA	2,188.23	2,188.23	0.00	0.00
STATE FINANCE	Unsecured	150.00	169.00	169.00	0.00	0.00
SUN LOAN CO	Unsecured	970.00	1,449.00	1,449.00	0.00	0.00
SUN LOAN CO	Unsecured	576.00	NA	NA	0.00	0.00
THOMAS ONSTOTT	Unsecured	2,144.00	NA	NA	0.00	0.00
TITLE CASH OF TN	Unsecured	425.00	740.00	740.00	0.00	0.00
TITLE CASH OF TN	Unsecured	240.00	NA	NA	0.00	0.00
TITLEMAX OF TENNESSEE INC	Secured	2,200.00	2,512.46	2,512.46	676.62	100.42
TN QUICK CASH	Unsecured	NA	235.29	235.29	0.00	0.00
TRI STAR ANESTHESIA	Unsecured	26.00	NA	NA	0.00	0.00
TRI STAR ANESTHESIA	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	75,041.97	0.00	14,263.38	0.00
WELLS FARGO BANK NA	Secured	2,478.00	2,940.12	4,524.94	1,796.62	0.00
WORLD ACCEPTANCE CORPORATIO	Unsecured	1,200.00	1,414.34	1,414.34	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$14,263.38	\$0.00
Mortgage Arrearage	\$4,524.94	\$1,796.62	\$0.00
Debt Secured by Vehicle	\$2,512.46	\$676.62	\$100.42
All Other Secured	\$5,938.50	\$1,683.92	\$251.65
<b>TOTAL SECURED:</b>	<b>\$12,975.90</b>	<b>\$18,420.54</b>	<b>\$352.07</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$15,276.18</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,482.45</u>
Disbursements to Creditors	<u>\$18,772.61</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$23,255.06</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/06/2015

By: /s/ Henry E. Hildebrand, III

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.